

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re:	§	Case No. 12-36941-H2
	§	
JAMES CORY DRUMMOND	§	
SAMANTHA DRUMMOND	§	
	§	
Debtor(s)	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

Janet S. Northrup, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:	\$234,063.08	Assets Exempt:	\$75,276.00
<i>(without deducting any secured claims)</i>			
 Total Distributions to Claimants:	 \$5,769.05	 Claims Discharged Without Payment:	 \$153,691.15
 Total Expenses of Administration:	 \$1,575.56		

3) Total gross receipts of \$7,344.61 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$7,344.61 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Secured Claims (from Exhibit 3)	\$212,898.00	\$0.00	\$0.00	\$0.00
Priority Claims:				
Chapter 7 Admin. Fees and Charges (from Exhibit 4)	NA	\$1,575.56	\$1,575.56	\$1,575.56
Prior Chapter Admin. Fees and Charges (from Exhibit 5)	NA	\$0.00	\$0.00	\$0.00
Priority Unsecured Claims (From Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
General Unsecured Claims (from Exhibit 7)	\$159,891.00	\$118,969.20	\$118,969.20	\$5,769.05
Total Disbursements	\$372,789.00	\$120,544.76	\$120,544.76	\$7,344.61

4). This case was originally filed under chapter 7 on 09/17/2012. The case was pending for 22 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 07/22/2014

By: /s/ Janet S. Northrup
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT RECEIVED
Funds on deposit at First Community CU	1129-000	\$6,240.61
2012 Tax Refund	1224-000	\$1,104.00
TOTAL GROSS RECEIPTS		\$7,344.61

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

NONE

EXHIBIT 3 – SECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Wells Fargo Home Mortgage	4110-000	\$212,898.00	\$0.00	\$0.00	\$0.00
TOTAL SECURED CLAIMS			\$212,898.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NORTHROP, JANET S., Trustee	2100-000	NA	\$1,484.46	\$1,484.46	\$1,484.46
NORTHROP, JANET S., Trustee	2200-000	NA	\$18.44	\$18.44	\$18.44
George Adams & Company Insurance Agency LLC	2300-000	NA	\$7.23	\$7.23	\$7.23
First National Bank of Vinita	2600-000	NA	\$40.00	\$40.00	\$40.00
Integrity Bank	2600-000	NA	\$25.43	\$25.43	\$25.43
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$1,575.56	\$1,575.56	\$1,575.56

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

NONE

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

NONE

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Bank	7100-000	\$11,000.00	\$10,974.85	\$10,974.85	\$532.19
2	FIA CARD SERVICES, N.A.	7100-000	\$29,700.00	\$29,156.94	\$29,156.94	\$1,413.88
3	Capital One, N.A.	7100-000	\$0.00	\$100.00	\$100.00	\$4.85
4	eCAST Settlement Corporation, assignee	7100-000	\$6,000.00	\$6,001.47	\$6,001.47	\$291.02
5	eCAST Settlement Corporation, assignee	7100-000	\$36,000.00	\$36,105.37	\$36,105.37	\$1,750.82
6	PYOD LLC its successors and assigns	7100-000	\$36,700.00	\$36,630.57	\$36,630.57	\$1,776.29
	BANK OF AMERICA	7100-000	\$29,700.00	\$0.00	\$0.00	\$0.00
	Best Buy	7100-000	\$283.00	\$0.00	\$0.00	\$0.00
	GRAMERCY OUTPATIENT SURGERY	7100-000	\$250.00	\$0.00	\$0.00	\$0.00
	HOUSTON EYE ASSOCIATES	7100-000	\$300.00	\$0.00	\$0.00	\$0.00
	TEXAS BAY AREA REBATH	7100-000	\$9,958.00	\$0.00	\$0.00	\$0.00
TOTAL GENERAL UNSECURED CLAIMS			\$159,891.00	\$118,969.20	\$118,969.20	\$5,769.05

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

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Exhibit 8

ASSET CASES

Case No.: 12-36941-H2
Case Name: DRUMMOND, JAMES CORY AND DRUMMOND, SAMANTHA
For the Period Ending: 7/22/2014

Trustee Name: Janet S. Northrup
Date Filed (f) or Converted (c): 09/17/2012 (f)
\$341(a) Meeting Date: 12/27/2012
Claims Bar Date: 03/27/2013

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	Homestead at 2607 Nature Court, Richmond, TX	\$240,000.00	\$0.00	\$0.00	FA
Asset Notes: Exempt; 11 U.S.C. ? 522(d)(1)					
2	Funds on deposit at First Community CU	\$3,720.00	\$6,240.61	\$6,240.61	FA
3	Household furnishings, electronics, computer equipment, toys, and appliances	\$12,200.00	\$0.00	\$0.00	FA
Asset Notes: Exempt; 11 U.S.C. ? 522(d)(3)					
4	Books	\$100.00	\$0.00	\$0.00	FA
Asset Notes: Exempt; 11 U.S.C. ? 522(d)(3)					
5	Clothing	\$1,650.00	\$0.00	\$0.00	FA
Asset Notes: Exempt; 11 U.S.C. ? 522(d)(3)					
6	WEDDING RINGS	\$2,200.00	\$0.00	\$0.00	FA
Asset Notes: Exempt; 11 U.S.C. ? 522(d)(4)					
7	AMERICAN EQUITY IRA POLICY	\$21,165.08	\$0.00	\$0.00	FA
Asset Notes: Exempt; 42.002(a)(b)					
8	2004 ACURA/ 2007 FORD EXPEDITION	\$27,600.00	\$0.00	\$0.00	FA
Asset Notes: Exempt; 11 U.S.C. ? 522(d)(2)					
9	Office Equipment/supplies, bookshelves and filing cabinets	\$800.00	\$0.00	\$0.00	FA
Asset Notes: Exempt; 11 U.S.C. ? 522(d)(3)					
10	2012 Tax Refund (u)	\$3,624.00	\$0.00	\$1,104.00	FA
INT	Interest Earned (u)	Unknown	Unknown	\$0.00	FA

TOTALS (Excluding unknown value)

\$313,059.08

\$6,240.61

\$7,344.61

Gross Value of Remaining Assets

\$0.00

Major Activities affecting case closing:

02/04/2014 TFR filed.

11/06/2013 TFR submitted.

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page No: 2

Exhibit 8

Case No.: 12-36941-H2
Case Name: DRUMMOND, JAMES CORY AND DRUMMOND, SAMANTHA
For the Period Ending: 7/22/2014

Trustee Name: Janet S. Northrup
Date Filed (f) or Converted (c): 09/17/2012 (f)
§341(a) Meeting Date: 12/27/2012
Claims Bar Date: 03/27/2013

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Initial Projected Date Of Final Report (TFR): 12/31/2013

Current Projected Date Of Final Report (TFR): 08/31/2013

/s/ JANET S. NORTHRUP
JANET S. NORTHRUP

FORM 2

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 12-36941-H2
Case Name: DRUMMOND, JAMES CORY AND DRUMMOND, SAMANTHA
Primary Taxpayer ID #: **_***1422
Co-Debtor Taxpayer ID #:
For Period Beginning: 9/17/2012
For Period Ending: 7/22/2014

Trustee Name: Janet S. Northrup
Bank Name: First National Bank of Vinita
Checking Acct #: *****1968
Account Title: Checking - Non Interest
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
02/27/2013	(2)	SAMANTHA DRUMMON	Funds on deposit	1129-000	\$600.00		\$600.00
04/01/2013	(2)	SAMANTHA DRUMMON	Funds on deposit	1129-000	\$300.00		\$900.00
04/19/2013		SAMANTHA DRUMMON	Funds on deposit	*	\$3,624.00		\$4,524.00
	{2}		INSTALLMENT PAYMENT OF \$2,520.00 FUNDS ON DEPOSIT	1129-000			\$4,524.00
	{10}		INSTALLMENT PAYMENT OF \$1,104.00 FUNDS ON DEPOSIT	1124-000			\$4,524.00
04/19/2013	(2)	SAMANTHA DRUMMON	Funds on deposit	1129-000	\$300.00		\$4,824.00
05/07/2013		First National Bank of Vinita	ACH (AUTO DEBIT)	2600-000		\$10.00	\$4,814.00
05/09/2013	(2)	SAMANTHA DRUMMOND	Funds on deposit	1129-000	\$600.00		\$5,414.00
05/30/2013	(2)	SAMANTHA DRUMMOND	Funds on deposit	1129-000	\$600.00		\$6,014.00
06/07/2013		First National Bank of Vinita	ACH (AUTO DEBIT)	2600-000		\$10.00	\$6,004.00
07/02/2013	(2)	SAMANTHA DRUMMOND	Funds on deposit	1129-000	\$600.00		\$6,604.00
07/08/2013		First National Bank of Vinita	Bank service fees	2600-000		\$10.00	\$6,594.00
07/31/2013	(2)	SAMANTHA DRUMMOND	Funds on deposit	1129-000	\$720.61		\$7,314.61
08/07/2013		First National Bank of Vinita	ACH (AUTO DEBIT)	2600-000		\$10.00	\$7,304.61
08/26/2013		Integrity Bank	Transfer Funds	9999-000		\$7,304.61	\$0.00

SUBTOTALS

\$7,344.61

\$7,344.61

FORM 2

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 12-36941-H2
Case Name: DRUMMOND, JAMES CORY AND DRUMMOND, SAMANTHA
Primary Taxpayer ID #: **_***1422
Co-Debtor Taxpayer ID #:
For Period Beginning: 9/17/2012
For Period Ending: 7/22/2014

Trustee Name: Janet S. Northrup
Bank Name: First National Bank of Vinita
Checking Acct #: *****1968
Account Title: Checking - Non Interest
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTALS:	\$7,344.61	\$7,344.61	\$0.00
Less: Bank transfers/CDs	\$0.00	\$7,304.61	
Subtotal	\$7,344.61	\$40.00	
Less: Payments to debtors	\$0.00	\$0.00	
Net	\$7,344.61	\$40.00	

For the period of 9/17/2012 to 7/22/2014

Total Compensable Receipts:	\$7,344.61
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$7,344.61
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$40.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$40.00
Total Internal/Transfer Disbursements:	\$7,304.61

For the entire history of the account between 02/27/2013 to 7/22/2014

Total Compensable Receipts:	\$7,344.61
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$7,344.61
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$40.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$40.00
Total Internal/Transfer Disbursements:	\$7,304.61

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 12-36941-H2
Case Name: DRUMMOND, JAMES CORY AND DRUMMOND, SAMANTHA
Primary Taxpayer ID #: **_***1422
Co-Debtor Taxpayer ID #:
For Period Beginning: 9/17/2012
For Period Ending: 7/22/2014

Trustee Name: Janet S. Northrup
Bank Name: Integrity Bank
Checking Acct #: *****6941
Account Title: dda
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
08/26/2013		First National Bank of Vinita	Transfer Funds	9999-000	\$7,304.61		\$7,304.61
08/31/2013		Integrity Bank	Bank Service Fee	2600-000		\$2.28	\$7,302.33
09/30/2013		Integrity Bank	Bank Service Fee	2600-000		\$11.40	\$7,290.93
10/07/2013	5001	George Adams & Company Insurance Agency LLC	Bond Payment	2300-000		\$7.23	\$7,283.70
10/31/2013		Integrity Bank	Bank Service Fee	2600-000		\$11.75	\$7,271.95
11/30/2013		Integrity Bank	Bank Service Fee	2600-000		\$11.35	\$7,260.60
12/17/2013		Integrity Bank	Reverse Bank Fee	2600-000		(\$11.35)	\$7,271.95
03/05/2014	5002	NORTHROP, JANET S.	Trustee Compensation	2100-000		\$1,484.46	\$5,787.49
03/05/2014	5003	NORTHROP, JANET S.	Trustee Expenses	2200-000		\$18.44	\$5,769.05
03/05/2014	5004	Discover Bank	Distribution on Claim #: 1; Amount Allowed: 10,974.85; Claim #: 1; Distribution Dividend: 4.85;	7100-000		\$532.19	\$5,236.86
03/05/2014	5005	FIA CARD SERVICES, N.A.	Distribution on Claim #: 2; Amount Allowed: 29,156.94; Claim #: 2; Distribution Dividend: 4.85;	7100-000		\$1,413.88	\$3,822.98
03/05/2014	5006	Capital One, N.A.	Distribution on Claim #: 3; Amount Allowed: 100.00; Claim #: 3; Distribution Dividend: 4.85;	7100-000		\$4.85	\$3,818.13
03/05/2014	5007	eCAST Settlement Corporation, assignee	Distribution on Claim #: 4; Amount Allowed: 6,001.47; Claim #: 4; Distribution Dividend: 4.85;	7100-000		\$291.02	\$3,527.11
03/05/2014	5008	eCAST Settlement Corporation, assignee	Distribution on Claim #: 5; Amount Allowed: 36,105.37; Claim #: 5; Distribution Dividend: 4.85;	7100-000		\$1,750.82	\$1,776.29
03/05/2014	5009	PYOD LLC its successors and assigns	Distribution on Claim #: 6; Amount Allowed: 36,630.57; Claim #: 6; Distribution Dividend: 4.85;	7100-000		\$1,776.29	\$0.00

SUBTOTALS

\$7,304.61

\$7,304.61

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 12-36941-H2
Case Name: DRUMMOND, JAMES CORY AND DRUMMOND, SAMANTHA
Primary Taxpayer ID #: **_***1422
Co-Debtor Taxpayer ID #:
For Period Beginning: 9/17/2012
For Period Ending: 7/22/2014

Trustee Name: Janet S. Northrup
Bank Name: Integrity Bank
Checking Acct #: *****6941
Account Title: dda
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTALS:	\$7,304.61	\$7,304.61	\$0.00
Less: Bank transfers/CDs	\$7,304.61	\$0.00	
Subtotal	\$0.00	\$7,304.61	
Less: Payments to debtors	\$0.00	\$0.00	
Net	\$0.00	\$7,304.61	

For the period of 9/17/2012 to 7/22/2014

Total Compensable Receipts:	\$0.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$0.00
Total Internal/Transfer Receipts:	\$7,304.61

Total Compensable Disbursements:	\$7,304.61
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$7,304.61
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 08/26/2013 to 7/22/2014

Total Compensable Receipts:	\$0.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$0.00
Total Internal/Transfer Receipts:	\$7,304.61

Total Compensable Disbursements:	\$7,304.61
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$7,304.61
Total Internal/Transfer Disbursements:	\$0.00

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 12-36941-H2
Case Name: DRUMMOND, JAMES CORY AND DRUMMOND, SAMANTHA
Primary Taxpayer ID #: **_***1422
Co-Debtor Taxpayer ID #:
For Period Beginning: 9/17/2012
For Period Ending: 7/22/2014

Trustee Name: Janet S. Northrup
Bank Name: Integrity Bank
Checking Acct #: *****6941
Account Title: dda
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET DISBURSE

ACCOUNT BALANCES

\$7,344.61

\$7,344.61

\$0.00

For the period of 9/17/2012 to 7/22/2014

Total Compensable Receipts: \$7,344.61
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$7,344.61
Total Internal/Transfer Receipts: \$7,304.61

Total Compensable Disbursements: \$7,344.61
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$7,344.61
Total Internal/Transfer Disbursements: \$7,304.61

For the entire history of the case between 09/17/2012 to 7/22/2014

Total Compensable Receipts: \$7,344.61
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$7,344.61
Total Internal/Transfer Receipts: \$7,304.61

Total Compensable Disbursements: \$7,344.61
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$7,344.61
Total Internal/Transfer Disbursements: \$7,304.61

/s/ JANET S. NORTHRUP

JANET S. NORTHRUP